

Attorney Docket No.: 9603-0007

OIP E MAR 27 2002

DECLARATION AND POWER OF ATTORNEY -- PATENT APPLICATION

As below named inventor, I hereby declare that I believe I am an original and joint inventor of the subject matter which is claimed and for which a patent is sought in the application entitled: PAYMENT MONITORING SYSTEM the specification of which

(check one) _____ is attached hereto
 was filed on November 16, 2001 _____ as
 United States Application Serial No. 09/991,197 _____ or
 PCT International Application No. _____
 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including claims, as amended by any amendment referred to herein.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES	Certified Copy Attached? NO
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional foreign application numbers are listed on a supplemental priority data sheet attached hereto.

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)	Additional provisional application numbers are listed on a supplemental priority data sheet attached hereto.
		<input type="checkbox"/>

I hereby claim the benefit under 35 U.S.C. 120 of any United States application(s), or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.

U.S. Parent Application or PCT Parent Number	Parent Filing Date (MM/DD/YYYY)	Parent Patent Number (If applicable)
09/433,168	November 3, 1999	

Additional U.S. or PCT international application numbers are listed on a supplemental priority data sheet attached hereto.

As a named inventor, I hereby appoint James A. Coles, Reg. No. 28,291; Tim...y E. Niednagel, Reg. No. 33,266; Douglas A. Yerkeson, Reg. No. 39,882; R. Trevor Carter, Reg. No. 40,549; Robert D. Null, Reg. No. 40,746; Norman J. Hedges, Reg. No. 44,151; Christine E. Mayewski Orich, Reg. No. 44,987; Gerald W. Roberts, Reg. No. 45,046; Paul E. Franz, Reg. No. 45,910; and Ryan C. Barker, Reg. No. 47,405 as attorneys of record, and William S. Meyers, Reg. No. 42,884 as agent of record, with full power of substitution and revocation, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith, and I specify that communications regarding the application be directed to:

Intellectual Property Group
 Bose McKinney & Evans LLP
 135 North Pennsylvania Street, Suite 2700
 Indianapolis, Indiana 46204
 Telephone: (317) 684-5000
 Facsimile: (317) 684-5173

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Gerald Arthur Kramer
 Full Name of Sole or First Joint Inventor



Inventor's signature

2729 Joshua Drive

Carmel, IN 46033

Residence and Post Office Address

USA
 Country of Citizenship

02/05/02

Date

Matt James
 Full Name of Second Joint Inventor



Inventor's signature

8766 Garonne Terrace, Apt. 3A

Indianapolis, IN 46250

Residence and Post Office Address

USA
 Country of Citizenship

Feb 5, 2002

Date